

EXTENSIONS OF REMARKS

TRIBUTE TO GEORGE F. HEFFNER

HON. MARK E. SOUDER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. SOUDER. Mr. Speaker, today I would like to recognize an individual from my district who has dedicated his life to making our country safer. Not only has this man served our Country in World War II, but he continues to go beyond the call of duty by providing his service to military funerals and always being available to lend a helping hand for the community.

George F. Heffner was born on March 30, 1923 in Osceola, Indiana. He served in the U.S. Army in France and Germany during WWII, and was wounded in action. Mr. Heffner received the Purple Heart three times and was awarded the Bronze Star for his valiant actions. He married Senora who passed away in 2002. Together they have one son and one daughter. After returning home from the war, Mr. Heffner was one of the founders of Auspro Manufacturing in the 1950s which has enabled him the time to freely dedicate his life to service for others. Mr. Heffner has held many offices in the Veterans of Foreign Wars, including Commander in 1964. He is also a member of the Disabled American Veterans and the American Legion.

Mr. Heffner was honored on April 29, 2005 by the United Labor Agency for Community Services as their "Retiree of the Year" for his volunteer work in Elkhart County with the Harvest Basket for the past 8 years. He has spent many hours assisting the Salvation Army in ringing bells at Christmas time and helping with their community-wide breakfasts. He has been active in the VFW in helping with purchasing the food and delivering the baskets to the needy at Christmas. He always volunteers to distribute "Buddy Poppys" at Memorial Day and helps put crosses on the gravesites of deceased members during the month of May. Every January he hosts a meal at the VFW Post of ham and beans, paying for the food and cooking it himself. He is an active member of the Goshen Military Funeral Detail which conducts gravesite services for deceased veterans. He always insists on driving members to the cemetery in his van. He always has a smile on his face and tries to make everyone smile. His personality shines through to make everyone a happier person. He has helped many organizations in many different ways and continues to make a difference in the community.

PERSONAL EXPLANATION

HON. CHRISTOPHER SHAYS

OF CONNECTICUT

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. SHAYS. Mr. Speaker, on May 19, I was participating in the World Economic Forum in Amman, Jordan and, therefore, missed 10 recorded votes.

I take my voting responsibility very seriously and would like the CONGRESSIONAL RECORD to reflect that, had I been present, I would have voted "yes" on recorded vote No. 190, "no" on recorded vote No. 191, "no" on recorded vote No. 192, "no" on recorded vote No. 193, "yes" on recorded vote No. 194, "no" on recorded vote No. 195, "yes" on recorded vote No. 196, "no" on recorded vote No. 197, "no" on recorded vote No. 198, and "no" on recorded vote No. 199.

SBA MICROENTERPRISE IMPROVEMENT ACT

HON. BOBBY L. RUSH

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. RUSH. Mr. Speaker, I rise today to introduce the "SBA Microenterprise Improvement Act". This act would revise the eligibility for microloan intermediaries, increase the maximum microloan small loan amount from \$7500 to \$10,000, increase technical assistance contracting to 30 percent, adjust the term limit for loans, and create reporting requirements that will highlight the successes of public-private partnerships.

This bill will also provide several improvements to the "Program for Investment in Microentrepreneurs Act of 1999", also known as the PRIME Act, a bill that I introduced in 1999 to help disadvantaged microentrepreneurs obtain technical and training assistance.

The SBA Microloan and the Program for Investment in Microentrepreneurs (PRIME) are unique from other SBA programs because they combine training and technical assistance with loan capital. These programs serve small businesses without access to loans through conventional means because they lack business experience, collateral, or the credit scores needed. Loans that are very small are unprofitable for banks to service and often are not available in rural or low income communities.

The combination of technical support and small loans has made these programs the most successful in the SBA portfolio. In FY2004 the default rate was five hundredths of one percent even though the loans were made to the riskiest category of borrowers. Microloan programs create jobs that stay in

the community, which is very important these days as we hear of increased off-shore movements by large corporations to remain competitive worldwide. With most small businesses participating in this program employing less than five people the cost for job creation in the microloan program averages approximately \$3000 per employee which is eight times less than SBA's stated goal of creating one job for every \$23,000 loaned through the 7(a) program.

The "SBA Microenterprise Improvement Act" also amends the Riegle Community Development and Regulatory Improvement Act of 1994 to extend the program to disadvantaged Native American entrepreneurs and prospective entrepreneurs by providing 2 million dollars annually over the next three years for loans and training programs.

I believe that the SBA Microloan and the Program for Investment in Microentrepreneurs has proven that it can help unbankable small business owners with intensive technical assistance; training and small loans to succeed financially and become important service providers in our communities. I hope that all my colleagues will join me in supporting "The SBA Microenterprise Improvements Act" legislation.

HOME SCHOOL STUDENTS IN THE MILITARY

HON. MARK E. SOUDER

OF INDIANA

IN THE HOUSE OF REPRESENTATIVES

Wednesday, May 25, 2005

Mr. SOUDER. Mr. Speaker, recently I was made aware of a discriminatory policy within the Department of Defense that is preventing some of America's best young people from enlisting in the military. At a time when we need as many individuals as are interested to consider a career in the military, it is outrageous that the DoD is turning away home school students—a group of young people who happen to be, generally speaking, very mature, smart, well-disciplined and highly patriotic. What more is our military looking for? If any students should qualify for priority enlistment it is these students!

Instead, however, a young man in my district was recently informed that he would have an extremely difficult time being accepted into the Air Force merely because he was educated at home. He was told that home-schooled students were categorized as Tier 2 applicants—the same category in which high school dropouts are classified. Upon further inquiry by my office, the Air Force confirmed that, yes, home school applicants could not be considered on a level playing field with other high school graduates and that, "as a rule, less than 1 percent of [the Air Force's] annual non-prior service accessions [would] be alternate credential holders." Additionally, even if a home school student is accepted into a branch of the military, the fact that he or she started

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